

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re: Gilbert, Hugh Henry § Case No. 09 B 07032  
Gilbert, Cheryl Ann §  
Debtors §  
§

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 03/03/2009.

2) The plan was confirmed on 05/11/2009.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on (NA).

4) The trustee filed action to remedy default by the debtor in performance under the plan on (NA).

5) The case was converted on 02/13/2012.

6) Number of months from filing or conversion to last payment: 34.

7) Number of months case was pending: 36.

8) Total value of assets abandoned by court order: (NA).

9) Total value of assets exempted: \$13,980.00.

10) Amount of unsecured claims discharged without full payment: \$0.

11) All checks distributed by the trustee relating to this case have not cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$57,639.12
Less amount refunded to debtor	\$0

**NET RECEIPTS:**

\$57,639.12

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,124.00
Court Costs	\$0
Trustee Expenses & Compensation	\$3,191.01
Other	\$0

**TOTAL EXPENSES OF ADMINISTRATION:** \$6,315.01

Attorney fees paid and disclosed by debtor \$700.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Internal Revenue Service	Priority	\$2,142.00	\$2,004.33	\$2,004.33	\$2,004.33	\$0
Capital One Auto Finance	Secured	\$8,215.00	\$11,220.93	\$8,215.00	\$8,215.00	\$230.24
Associates for Gen Denistry	Unsecured	\$104.40	NA	NA	\$0	\$0
Capital One	Unsecured	\$2,280.00	\$2,404.43	\$2,404.43	\$1,511.22	\$0
Capital One	Unsecured	\$1,282.00	\$1,536.02	\$1,536.02	\$965.37	\$0
Capital One	Unsecured	\$2,295.00	\$2,318.76	\$2,318.76	\$1,457.37	\$0
Capital One Auto Finance	Unsecured	\$2,489.00	\$3,005.93	\$3,005.93	\$1,889.26	\$0
Chase Bank USA NA	Unsecured	\$665.00	\$665.93	\$665.93	\$418.57	\$0
Check N Go	Unsecured	\$1,200.00	NA	NA	\$0	\$0
City Of Chicago Dept Of Revenue	Unsecured	\$100.00	\$967.00	\$967.00	\$607.84	\$0
Columbia House	Unsecured	\$116.55	NA	NA	\$0	\$0
Comcast	Unsecured	\$257.73	NA	NA	\$0	\$0
Dependicare	Unsecured	\$199.00	NA	NA	\$0	\$0
HSBC	Unsecured	\$2,140.00	NA	NA	\$0	\$0
Illinois Student Assistance Commission	Unsecured	\$23,487.00	\$42,226.93	\$42,226.93	\$26,540.23	\$0
Internal Revenue Service	Unsecured	NA	\$185.21	\$185.21	\$116.42	\$0
Isac	Unsecured	\$20,074.00	NA	NA	\$0	\$0

(Continued)

**Scheduled Creditors:** *(Continued)*

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Jefferson Capital Systems LLC	Unsecured	\$2,150.00	\$1,664.27	\$1,664.27	\$1,046.05	\$0
Mages & Price	Unsecured	\$249.00	NA	NA	\$0	\$0
NCO Financial Systems	Unsecured	\$716.00	NA	NA	\$0	\$0
Portfolio Recovery Associates	Unsecured	\$1,077.00	\$1,088.94	\$1,088.94	\$684.43	\$0
Resurgent Capital Services	Unsecured	\$1,295.00	\$1,210.42	\$1,210.42	\$760.77	\$0
Resurgent Capital Services	Unsecured	\$5,424.00	\$5,424.47	\$5,424.47	\$3,409.35	\$0
Saint Joseph Hospital	Unsecured	\$588.00	\$588.31	\$588.31	\$369.79	\$0
Seventh Avenue	Unsecured	\$1,746.00	NA	NA	\$0	\$0
Swiss Colony	Unsecured	\$1,746.00	\$1,746.61	\$1,746.61	\$1,097.87	\$0
Washington Mutual	Unsecured	\$5,000.00	NA	NA	\$0	\$0
Washington Mutual	Unsecured	\$4,114.00	NA	NA	\$0	\$0
West Asset Management	Unsecured	\$133.00	NA	NA	\$0	\$0

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0	\$0	\$0
Mortgage Arrearage	\$0	\$0	\$0
Debt Secured by Vehicle	\$8,215.00	\$8,215.00	\$230.24
All Other Secured	\$0	\$0	\$0
<b>TOTAL SECURED:</b>	<b>\$8,215.00</b>	<b>\$8,215.00</b>	<b>\$230.24</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0	\$0	\$0
Domestic Support Ongoing	\$0	\$0	\$0
All Other Priority	\$2,004.33	\$2,004.33	\$0
<b>TOTAL PRIORITY:</b>	<b>\$2,004.33</b>	<b>\$2,004.33</b>	<b>\$0</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$65,033.23</b>	<b>\$40,874.54</b>	<b>\$0</b>

**Disbursements:**

Expenses of Administration	\$6,315.01
Disbursements to Creditors	\$51,324.11
<b>TOTAL DISBURSEMENTS:</b>	<b>\$57,639.12</b>

12) The trustee certifies that the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: March 7, 2012

By: /s/ MARILYN O. MARSHALL

Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.